

GATHERING FACTS ABOUT BANKING

Monetary Commission Is Preparing Library of Information on Banking.

DATA IS COLLECTED FROM EVERY COUNTRY OF WORLD

Knowledge Will Be Disseminated Among People for Instruction.

WASHINGTON, Dec. 12.—Information of unique value to the financial world and to all students of economics, regarding the monetary and banking systems of all the civilized nations, including the United States, will be made available during the coming year through a score or more of volumes prepared by the leading authorities in America, England and Europe, and to be published under the auspices of the National Monetary commission. It will constitute a library of banking without parallel in the literature of any country, and will supply what is at present practically an absolute lack of information in the English language regarding the development during recent years of the financial systems of the world.

The monetary commission issued here tonight a statement outlining the scope of the forthcoming publications and the exhaustive investigation which resulted in the compilation of the material. The commission urges all bankers, business men, and students of finance to avail themselves of the opportunity thus offered to study the conditions and experiences of other countries as well as of their own. From this statement it appears that the commission for a year or is preparing for the coming year a collection of information about the banking and currency systems of the leading countries of the world, and a list has recently appeared of the publications which the commission now has in press or is preparing for the press and which will be available for the public in the near future.

Information Was Meager.

In the summer of 1908, when Senator Aldrich and the commission set about the task entrusted to them of informing themselves as to the best means for modifying our banking and credit system, they were surprised to discover the lack of literature dealing with the modern development of banking and the recent changes made in many foreign banking systems. With regard to banking in France and Germany and other European countries, there was scarcely anything in English which dealt with the practical operations and relations of the banks or which discussed anything more than the history of banking legislation. Even in the case of England no work of importance dealing with the English banking system had appeared for more than a generation, and the whole modern use of credit instruments and the evolution of check and deposit banking, which have so changed the character of the system from what it was in the middle of the nineteenth century, remained undiscussed. The only considerable work upon the English system which had been published in more than thirty years was by a Greek professor and written in French. (This work of Andreades has subsequently been translated into English.)

With regard to banking in the United States, no coherent and comprehensive history has been written which covered more than cursorily the significant developments in banking during the half-century since the civil war. If the banking problems confronting the United States today were to be studied in the light of the world's experiences and with any satisfactory knowledge of existing conditions in the United States, it was necessary to enter upon a series of investigations much more thorough and far-reaching than had ever been made before and to postpone any attempt to formulate a plan for reorganizing the system until this investigation had been completed.

Is Securing Facts.

The commission has sought to secure the facts concerning the existing systems of banking and currency in the leading commercial nations of the world. It has secured comprehensive information from England, Germany, France, Switzerland, Belgium, Japan, and has in addition secured considerable material with regard to banking in Mexico, Russia, Austria, and Italy.

For United States.

With regard to the United States, an especially comprehensive group of volumes has been gotten under way. A series of reports and answers to inquiries has been collected by the commission from nearly 23,000 banks throughout the country, a far larger number than ever reported heretofore to any government investigation, and these reports have been carefully summarized. At the same time the various clearing house associations of the country, the leading financial journals, such as the Commercial and Financial Chronicle, the state bank supervisors, and many other individuals and institutions have contributed material to a volume of statistics, which includes figures covering every phase of modern American banking. Another voluminous and useful volume will contain all of the laws of the United States concerning money, banking and loans passed by congress since the foundation of the republic. Two other volumes will contain the first complete digest which has ever been made of the laws with regard to banking current in the various states.

The commission, as soon as practicable, will print a limited edition of these volumes, and hopes that congress will soon authorize their general publication and distribution and will provide for their sale at moderate prices through the superintendent of documents. The commission, in fact, gently expresses the hope that bankers, business men and financial students of every sort will take advantage of the opportunity thus offered to study the conditions and experiences of other countries as well as their own, and will cooperate with the commission in devising a banking system more worthy of America's position in the world and better adapted to the successful utilization of her great resources.

UNITED CIGAR STORES
16 EAST SECOND SOUTH

Gracenberg Uterine Catholicon.
Has relieved untold suffering among weak women.
Ask your druggist for it.

PORTO RICANS MAY HAVE CITIZENSHIP

Change, However, Will Not Be Forced Upon Those Objecting to It.

WASHINGTON, Dec. 12.—Extension of American citizenship to Porto Ricans who desire it and without forcing it upon those who do not, is recommended by General Clarence R. Edwards, chief of the bureau of insular affairs in his annual report made public today.

In speaking of the recent tariff legislation by congress for the benefit of the Philippines, General Edwards says the net results so far have been to increase the price paid to the grower for his best tobacco from ten per cent for the poorer grades to forty-five per cent for the best grades. The price received by the producer of sugar has increased twenty-five per cent. He says that, up to date, importations into the United States of Philippine cigars since the passage of the tariff act have been at the rate of about 75,000,000 a year, or one-half the limit for duty imposed by congress. The effect on the American industry of this importation, says General Edwards, "may well be judged by the fact that these cigars may be found only with the greatest difficulty."

Hungary and Holland. The list of publications which has recently been given to the public conveys an impressive picture of the substantial way in which this effort has been carried out and of the encyclopedic scope of the commission's investigations.

In each of the leading countries the endeavor was also made to secure the co-operation of the most competent financial experts in preparing reports covering their banking history and current banking practices. The list of collaborators includes the names of the editors of most of the world's leading financial journals as well as an imposing roll of university experts on banking and finance in France, Germany, England, Italy, and other countries, as well as the United States. In England the commission secured contributions from such men as Francis W. Hirst, senior editor of the London Economist; Hartley Withers, financial editor of the London Times; George Paish, editor of The Statist; Sir R. H. Inglis Palgrave, the distinguished authority on banking and editor of the London Bankers' Magazine; Prof. H. S. Foxwell, of the London School of Economics; Mr. Robert Martin Holland, honorable secretary of the clearing house, and others.

In France the commission secured the assistance of recognized authorities, such as Andre Lissac, the distinguished economic writer and professor in the Conservatoire des Arts et Metiers; Albert Appert, the head of the archives of the Bank of France; Alfred Neymarck, the well-known editor of Le Renouveau; E. Vidal, editor of La Cote de la Basine; and de la Bourne M. Lefevre, head of the archives of the Credit Lyonnais, and others. Each of these authorities has prepared, under the direction of the commission, treatises covering some part of the history, practical operation, or statistics of French banking, the several treatises being arranged so as to present a complete picture of the banking system of France.

In Germany, where abundant literature covering the various phases of the country's banking was already available, the commission followed the plan of selecting a series of volumes for translation, having papers specially prepared only in the case of those subjects which had not already been covered by German writers. These translations will include the twenty-fifth anniversary volume of the Reichsbank, published in Berlin in 1906, and a great number of the more recent articles pertaining to the discussion of the pending renewal of the Reichsbank charter. Inasmuch as the world-wide sale of four and the pending renewal of the Reichsbank charter had resulted in the appointment of a parliamentary commission in Germany to study possible reforms in the banking laws of that country, the stenographic report of its discussions of that German commission have been translated and will be made available to the American public in a series of volumes. In addition to these the commission has translated monographs and articles by Doctor Koch, the late president of the Reichsbank; Professor Lexis, the famous economist of Goettingen; and by such well-known authorities upon German banking as Helmuth, Schachner, Seidel, Wittner, Mueller, Bernsamer, and Franz, covering the history and organization of the several kinds of banks peculiar to Germany. Moreover, Doctor Riesser, former president of the Bank for Handel und Industrie and president of the German Bankers' association, has prepared especially for the commission a new edition of his authoritative work upon the great German joint-stock banks, which is also being translated for publication.

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People Must Help Themselves.

IF STRUGGLE TO PREVENT SPREAD OF CONSUMPTION IS TO BE REALLY SUCCESSFUL.

It is a grand work that is being done by the various societies for the study and prevention of tuberculosis, but unless the people help, at least to the extent of taking ordinary precautions to avoid contracting the disease themselves, it will be impossible ever to attain the full measure of success.

Neglect of a cough or cold often leads to consumption. The cough irritates the lungs and leaves them sore and very susceptible to tubercular germs. To break up a cold quickly, the following mixture is most effective: Mix two ounces of Glycerine, a half ounce of Virgin Oil of Pine compound pure and eight ounces of pure Whisky. Shake well, and take a teaspoonful every four hours. The ingredients are not expensive and can be bought in any good drug store.

It is claimed by the Leach Chemical Co., of Cincinnati, who prepare the genuine Virgin Oil of Pine compound pure, that this mixture will cure any cough that is curable.

TRAINED EXPERTS KNOW EVERYTHING

Continued From Page One.

Beaufort, N. C., there are two seaside laboratories, where a set of experts study the mysteries of the deep. Off the coast of Florida, a series of experiments have proved that we can produce our own sponges. They have discovered that in twenty-nine months a sponge can be coaxed to grow so big that it will weigh an ounce and a quarter, when it is empty. Somewhere between Hatteras and Labrador, there is an expert for the government hunting his way up the coast on a "wind-jammer" looking for a very elusive fish, the mackerel. When he learns his tricks the government will tell the fishermen.

Upon the coast of Alaska, at Afogak, there is a new salmon station which has liberated more than 3,000,000 young red salmon to the river, and during the year, all over the United States, the government deposited in various waters more than 3,000,000 fish.

New Routes Charted.

Finding their way through the tortuous channels in the waters of the Philippines, a group of hardy men from the coast and geodetic survey are finding new lanes for commerce. Waters hitherto uncharted are made to the mariner will be easy of navigation. Another group is working its way up the rocky coast of Alaska.

On the northern edge of the United States a band of explorers has cut its way through the forests to the peak of the rocky mountains, marking the boundary line of the United States with Canada. The old monuments, placed years ago and hopelessly buried in the tangle of avian and undergrowth, have been recovered and new ones set in their places. Wherever the line runs

through wooded sections, a lane of clearing has been chopped; on one side of the mountain and down the other. Along the Yukon river the civil engineers with transit and plumb-bobs have been locating the 111st meridian of longitude. The basis for all future land surveys in the valley of one of the greatest rivers in the world, is being laid there now.

Each aspect of this work comes under some one of the sixteen bureaus of the department. They are everything. In the bureau of positions, the proper control of the great industrial and financial forces of the country is the absorbing problem. A system of statutory policy by which corporations will be required to report the essential facts of their organization and condition, is suggested. This must be done by the federal government, Secretary Nagel believes, and his report says any attempt to solve the problem through state action will be futile, because no number of states can ever agree on establishing and maintaining one system.

Immigrant Usually Stays.

The bureau of immigration shows in cold figures that the longer the stranger stays in the United States, the more unlikely he is to go away. There has been during the year an increase in the immigrant population of the United States of more than 500,000. More than a quarter of a million immigrants went back home and 160,000 of them had been here less than five years. There were only 29,000 departures of those who have been here 25 years. The statistics show it is the unskilled immigrant who is the hard of passage and that the mechanic and the artisan stay in their new homes.

The effectiveness of the immigration limitations agreed upon between the government and Japan is demonstrated in the reports which show that of 2661 Japanese who applied for admission to

the country 2342 had the proper passports from their home government and only 312 were barred.

In the division of naturalization, it is shown that 143,212 aliens applied for citizenship papers, which was more than 6000 over the number of applicants during the fiscal year preceding.

Respecting Foreign Commerce.

The magnitude of the foreign commerce was more than \$1,300,000,000. During the year more than 3,900,000 bulletins from the bureau of manufactures carried the news of business opportunities from the corners of the earth to American capital and labor.

The bureau of navigation shows that we build fewer steel ships for foreign trade than we did ten years ago, because our shipbuilding is confined to the needs of coastwise and domestic transportation. During the fiscal year 1909 our shipyards built only 1247 merchant vessels with tonnage of 238,000, the smallest product since 1898.

The wireless telegraph have spread themselves over the sea and formed a life-net. Of 282 steamships that carry steerage passengers to and from the United States, half have been equipped with wireless, and the proportion unequipped is a small figure. The mainland of Alaska, the United States, Hawaii, Porto Rico and the Panama canal zone have been equipped with wireless land stations and a vessel at sea within 300 miles of shore can communicate.

The department has made official tests of muclage, steel rails, silk and many other things. It has established a bureau of standards for honest weights with which some of the states are co-operating. And when the department has cared for everything else in its jurisdiction, Secretary Nagel's report calls attention to the fact that it has accomplished the work with appropriations which have increased only a little more than three per cent in the last four years.

This Is Worth Remembering.

Whenever you have a cough or cold, just remember that Foley's Honey and Tar will cure it. Remember the name, Foley's Honey and Tar, and refuse substitutes. Schramm-Johnson company.

AFFIDAVIT MAKERS SAY THEY PREPARED FALSE DATA

NEW YORK, Dec. 12.—Affidavits of August W. Lowe and George H. Dunbar, who say they prepared for Dr. Frederick A. Cook's Arctic data, will be sent this week to the University of Copenhagen. No verdict from that body is expected until after the proofs arrive. Dr. Cook's whereabouts still is a mystery.

Children Cry FOR FLETCHER'S CASTORIA

Are you a lover of pictures? Do not fail to see the large assortment of hand-painted pictures in water colors—75 subjects, landscapes, marines, etc., daintily framed—bought for the early fall trade to retail at \$2 and \$3, but delayed in transit. To clean out quickly, D. A. Callahan is offering them at \$1.25 each. Buy early, at 161 Main St.

CONDITION OF KING LEOPOLD IS GRAVE

Preparations Being Made at Court to Meet Possible Eventualities.

BRUSSELS, Dec. 12.—King Leopold, who has been seriously ill for a fortnight, but who was believed to be convalescent, suffered a relapse today, and his condition is considered grave. An official bulletin says:

"The rheumatic pains have disappeared, but the king is suffering from a disquieting affection of the abdomen."

Supplementary information indicates that the affection is obstruction of the intestines. There is present also drooping of the legs.

Two specialists called into consultation did not disguise from the king the gravity of the situation, although they do not regard it as desperate. The king, who is in possession of all his faculties, conferred with Baron Goffinet, his private secretary, to whom he gave a few last instructions. The baron, Prince Albert, Leopold, heir-presumptive, and Albert and M. Schollae, the premier, did not leave the bedside of his majesty, and Princess Clement, his third daughter, is expected soon. The cabinet met this afternoon to prepare for eventualities. At a late hour, the physicians held another consultation, after which Baron Goffinet announced that the king was somewhat better than in the morning. He suffered less pain, his pulse was sufficient and there was no fever. The physicians and Archbishop Mechlin remained in the bed-chamber all night.

MORE STRINGENT LAWS FOR
WHITE SLAVE TRAFFICKERS

WASHINGTON, Dec. 12.—The report of Secretary Nagel of the department of commerce and labor, made public today, recommends the development of the bureau of corporations into an agency to perform for the whole country what it has been doing in specific instances. Secretary Nagel's recommendations suggest an agency to which the management and condition of all inter-state corporations must be reported. The need of properly safeguarding business secrets is recognized and would be provided for.

Another important recommendation made by the secretary is for broader laws to stamp out the white slave traffic. While the present statutes prohibit the importation of women for immoral purposes, there is no law against transporting them from one state to another. The secretary says it must be realized that the white slave trade is an organized business, and that tighter laws are needed to enable federal authorities to fight it successfully.

They Injure Children

Ordinary Cathartics and Pills and Harsh Physic Cause Distressing Complaints.

You cannot be overcareful in the selection of medicine for children. Only the very gentlest bowel medicine should ever be given, except in emergency cases. Ordinary pills, cathartics and purgatives are apt to do more harm than good. They cause griping, nausea and other distressing after-effects that are frequently health-destroying and a life-lasting annoyance.

Small children are especially susceptible to the action of these medicines, and the most dependable remedy for constipation and associated bowel disorders. We have such absolute faith in the virtues of this remedy that we sell it on our guarantee of money back in every instance where it fails to give entire satisfaction, and we urge all in need of such medicine to try it at our risk.

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French Dry Cleaned and Pressed

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and Miller & Co.

Matinee prices—1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th.

COLONIAL

TONIGHT

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Human Hearts

Prices, 25c, 50c, 75c, \$1.00, Matinee, 10c, 25c, 50c, 75c, \$1.00, and 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th.

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Salt Lake's Most Popular
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WILLARD MACK
MAUDE LEONE
And Associate Players Present
THAT PRETTY COLONIAL ROMANCE.
JANICE MEREDITH

Matinee Wednesday and Saturday,
2:15, 5:15, 7:15, 9:15.

Every Evening, 2:15, 5:15, 7:15, 9:15.

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MAYMOURNE

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SULLIVAN & CONSIDINE
IMPERIAL VAUDEVILLE.

7-FEATURE ACTS—7

Matinee today 2:30
Two Shows Tonight 7:30 and 9:15

PRICES—10c, 25c, 50c, 75c, \$1.00, \$1.50, \$2.00, \$2.50, \$3.00, \$3